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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA)

Chapter 13

Case Number: 14-12392-jkf

In Re:

Angelo J. Carrozza and Shannon Carrozza

Debtor(s)

U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-10, by its servicer Ocwen Loan Servicing, LLC

Movant

V.

Angelo J. Carrozza and Shannon Carrozza

Debtor(s)

William C. Miller

Chapter 13 Trustee,

Respondent

Motion of U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-10, by its servicer Ocwen Loan Servicing, LLC, for Approval of Loan Modification with Respect to the Real Property located at 724 Michell St., Ridley Park, PA 19078 (hereinafter "the Property")

U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-10, by its servicer Ocwen Loan Servicing, LLC ("Creditor"), through its Counsel, Stern & Eisenberg PC, respectfully requests the Court grant its Motion for Approval of Loan Modification and in support thereof respectfully represents as follows:

- 1. Movant is U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-10, by its servicer Ocwen Loan Servicing, LLC.
- 2. Debtor is Angelo J. Carrozza and Joint Debtor is Shannon Carrozza, aka Shannon Thomas (hereinafter, "Debtors"), are adult individuals whose last-known address is 724 Michell Street, Ridley Park, PA 19078.
- 3. On July 22, 2005, Shannon Carrozza, aka Shannon Thomas signed a note and mortgage ("Mortgage") in the principal sum of \$157,500.00, evidencing a loan from Mortgage Electronic Registration Systems, Inc., solely as nominee for Wilmington Finance in the same amount, secured by the Property, as evidenced by a mortgage signed by Shannon Carrozza, aka Shannon Thomas and Angelo J. Carrozza, duly recorded on August 1, 2005, at Instrument 2005071399, in Book 03554-1603, in the Office of the Recorder of Deeds in and for Delaware County, Pennsylvania.
- 4. The subject Mortgage was assigned to U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-10, by Assignment of Mortgage executed on February 14, 2014.
- 5. Debtors filed the instant Chapter 13 Bankruptcy on March 31, 2014, and as a result, any State Court proceedings were stayed.
- 6. In connection with the Debtors' mortgage, Creditor and Debtor wish to enter into a loan modification pursuant to the attached Order.
- 7. Under the terms of the loan modification, the loan will have a new maturity date of August 1, 2035.
- 8. The new principal balance of the loan will be \$157,338.89, of which\$157,338.89 is Interest Bearing.
- 9. The terms of the modification can be summarized as follows:

Unpaid principal balance	\$157,338.89
Modification Interest Rate	3.12500%
Modification Principal &	\$921.92
Interest Payment	
Monthly Escrow Payment	\$538.62 *escrow amount may
	change from time to time in
	accordance with the terms of
	the loan modification*
Modification Effective Date	10/01/2016
First Modification Payment Date	11/01/2016

- 10. Debtor shall remain responsible to all other covenants, agreements, and requirements of the Mortgage, including without limitation, the covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments as set out in the Mortgage, unless specifically waived in the proposed loan modification.
- 11. A true and correct copy of the proposed modification agreement is attached as Exhibit "A" and is hereby incorporated by reference.

WHEREFORE, Movant, respectfully requests this Court to grant the proposed order.

Respectfully Submitted:

Stern & Eisenberg, PC

By: /s/ William E. Miller, Esq. William E. Miller, Esq., 1581 Main Street, Suite 200 The Shops at Valley Square Warrington, PA 18976

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Date: December 27, 2016